



It's time once again to complete your Annual FSS Update. Watch for this form in the mail soon. When you receive it, please take a few moments to fill it out and tell us what you have accomplished in the last year towards your goal of becoming self-sufficient. The information is used to guide us in the right direction to find resources that you need and want. Last year's update help us develop the Computers for Self-Sufficiency program where we were able to offer computers to 38 families.

## Annual FSS Update



*Building Better Neighborhoods*

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# Family Self-Sufficiency News



## HCV Homeownership Program

The American dream of homeownership may be attainable to Section 8 Rental Assistance Program participants who are willing to sacrifice and make the extra effort to achieve their goals. Financier Sanford I. Weill said, "I think the American dream says that anything can happen if you work hard enough at it and are persistent, and have some ability. The sky is the limit to what you can build, and what can happen to you and your family."

Three of our FSS families have used their Section 8 vouchers to achieve their American dream of homeownership. These families were not much different than anyone else – a couple of single parent households and a very large two-parent family with stepparents and stepchildren. These families spent a lot of time and effort to become homeowners. They looked at numerous residences and suffered disappointment when they failed to negotiate a purchase. They settled for "starter" residences, such as condominiums or "fixer uppers," in less desirable areas. They relocated to areas of San Diego County with more affordable housing. They sacrificed by cutting out unnecessary expenses such as, cable television, cell phones, restaurants, movies, professional haircuts, DVDs, vacations, new clothes, or toys for the children. Their final reward, though, was pride, security, stability, and an investment increasing in value.



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Many of life's failures  
are people who did not  
realize how close they  
were to success when  
they gave up .

-Thomas A. Edison

An FSS Program participant is given special consideration for selection to the Section 8 Homeownership (Homeownership) Program. Participation in the Homeownership Program is limited to ten families at a time and there is a waiting list for the program. The Homeownership Program assists participants with monthly mortgage payments, as well as home maintenance expenses, taxes, insurance, and utility expenses. The Homeownership Program does not assist participants with the many other activities necessary to become homeowners. The Homeownership Program does not provide financing, which must be obtained from an eligible lender.

There is no guarantee a Homeownership Program participant will always become a homeowner. Furthermore, the work and sacrifice does not end for those who are successful. Homeowners must maintain and improve their homes. They must resist the numerous sales offers on refinancing or repairing their residences. They must pay for expenses that increase every year. Homeowners cannot call a landlord when something breaks, and they no longer have the flexibility of quickly moving should they dislike their neighbors or their children's schools. However, the benefits of owning one's home usually outweigh the additional responsibilities. If you are interested in being placed on the Homeownership Program waiting list you should complete and return the pre-qualification questionnaire on the enclosed insert.

## Earned-Income Tax Credit

If you worked in 2005, you should file a tax return, even if you don't owe income taxes. If you don't file, you may be letting a lot of money from the Earned Income Tax Credit (EITC) get away.

➤ Were you raising two or more children in your home in 2005? Did your family earn less than \$35,263 (\$37,263 for married filing jointly)? You may be eligible to get up to **\$4,400** EITC.

➤ Were you raising one child in your home in 2005? Did your family earn less than \$31,030 (\$33,030 for married filing jointly)? You may be eligible to get up to **\$2,662** EITC.

➤ If you did not raise any children in your home in 2005 and were between the ages of 25 and 64, did your family earn less than \$11,750 (\$13,750 for married filing jointly)? You may be eligible to get up to **\$399** EITC.

Here's how you get it:

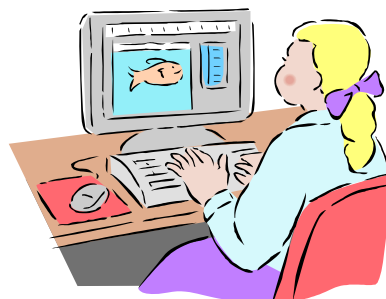
- If you were working in 2005, file federal tax return forms 1040 or 1040A, or form 1040EZ (only for taxpayers without children). **Be sure to attach Schedule EIC to Form 1040/1040A.**
- You may also qualify for other tax credits, including the Child Tax Credit, which can pay up to \$1,000 per child.

You can even get your tax forms filled out for **FREE!** Take advantage of free electronic filing, through IRS approved VITA sites in your community, and receive your refund in seven to ten days. For more information call: **Central or East** 619-283-3624; **North Central** 858-974-3603; **North Inland** 760-489-6380; **North Coastal** 760-757-0118 ext. 305; **South** 619-420-3620 or 619-409-1697 or the Internal Revenue Service (IRS) toll-free at 1-800-829-1040, or visit the IRS Web Site at [www.irs.gov](http://www.irs.gov).

## Dorothy Street Learning Center

Dorothy Street Manor is one of four Public Housing complexes that the County of San Diego Housing Authority owns. In 2004 an under-utilized community room was converted into a computer lab, creating the "Learning Center". The Housing Authority partnered with Access, Inc. to provide the residents with access to computers, computer training, and the Internet. The Learning Center has 16 computers for residents of the area's Public Housing complexes, and is also available to FSS participants living in the Chula Vista and South County areas. The Learning Center is staffed by a qualified instructor.

If you live in Chula Vista or the South County area and would like to learn more about using a computer, improve your typing skills, or basic computer classes, call Deborah Dyar at (858) 694-4858 to learn more about what is offered and when.



### FSS Statistics

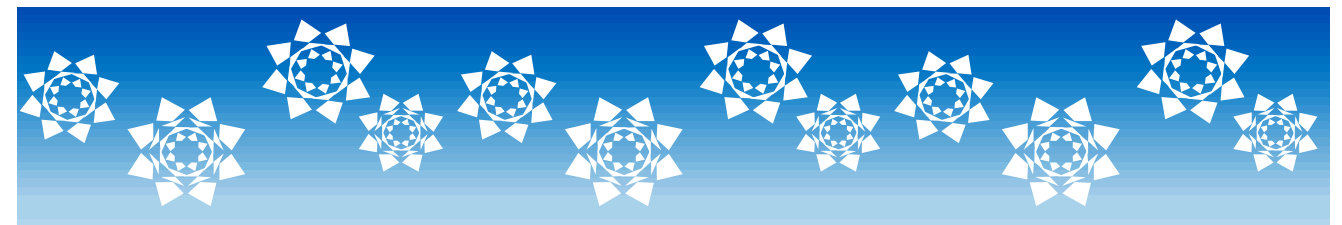
- 175 Families participating in FSS
- 51% Live in East County
- 27% Live in South County
- 22% Live in North County
- 141 Family members have earned income
- 37 Families receive TANF
- 15 Families have child care expenses
- 8 Families have Retirement Accounts
- 141 Families have Savings/Checking Accounts

## Career Day at Housing & Community Development

On February 23rd, the Department of Housing and Community Development (HCD) will host a "Career Day in Public Services" for the children and teens of HCD employees. This year's activities include a video, a tour of the office, a variety of learning activities, motivational speeches, a presentation on what it is like to work for a government entity, and a presentation of certificates of participation. A light breakfast will be served as well as a pizza and salad lunch.

We have arranged to have several slots made available for the teens of Family Self-Sufficiency participants. If you are interested in introducing your teen to a job in public service and can provide transportation for them to and from our office, call Deborah Dyar at (858) 694-4858 to reserve space for them. The "Career Day in Public Services" event at HCD is taking place on Thursday, February 23 beginning at 9:00 and ending at 1:00.

*Your work is to discover your work, and then with all your heart to give yourself to it.*  
(Buddha)



## Do we have your email address?

Do we have your email address? We run across many interesting stories and resources each month. If you have an email address, please make sure to give it to us if you haven't already. If you have changed your email address or recently signed up for email, please drop us a quick email so we can add you to our list.

If we don't have your email address, here are some of the emails you missed:

- Information on scholarships
- Websites to help you with your job search, resume, and career tests
- Women's Business Center seminar information
- Homebuyer seminars
- Youth employment programs

Don't have a computer? You can still have an email address! There are many free email services available to you.

Drop by your local library or if you're in school check out their facilities. Many schools are now offering email accounts to students.

Feel free to email Deborah Dyar with your questions, suggestions, or comments. She will try to respond to all emails within 24 hours. Deborah's email address is:

Deborah.Dyar@sdcounty.ca.gov

